at 35.1% of GDP in 2006-07, of which the external financing was again estimated at 1.1% of GDP indicating that investment requirements are predominantly financed by domestic resources.

NPAs of nationalized banks

222. SHRI JANARDHANA POOJARY: Will the Minister of FINANCE be pleased to state:

(a) the total deposits and advances made by the nationalized banks during the last three years, bank-wise, category-wise and year-wise;

(b) what is the total loss/profit made by nationalized banks during the last three years, bank-wise and year-wise;

(c) whether the banks have accumulated huge NPAs;

(d) if so, the details for the last three years, bank-wise and year-wise;

(e) whether most of the NPAs is due to huge default of dues by industrial houses/business groups;

(f) if so, the details thereof bank-wise and industrial/business entity-wise owing more than Rs. 5 crores; and

(g) the action taken to recover the dues and liquidate NPAs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) As reported by the Reserve Bank of India (RBI), the bank-wise, category-wise details of total outstanding deposits and outstanding advances made by the Public Sector Banks (PSBs) as on March 31, 2004, 2005 and 2006 are given separately in Statement-I and II respectively (*See* below). The category-wise details of deposits are given according to type of deposits *i.e.* current, savings and term. The category-wise details of advances are given according to type of occupation *i.e.* agriculture, industry, transport, professional and other services, personal loans, trade, finance and others.

(b) The bank-wise details of net profit after tax in respect of PSBs as on March 2005, 2006 and 2007 are given in Statement-III (*See* below).

(c) and (d) No, Sir. The gross NPAs and net NPAs in particular of PSBs have declined during the last three years. The details of net NPAs of PSBs as at the end of March 2005, 2006 and 2007 are given in Statement-IV (*See* below).

(e) and (f) The existing Management Information System of RBI does not generate data in the desired form. At present, RBI disseminates list of non-suit filed 'doubtful' and 'loss' borrowal accounts of Rs. 1 crore and above on half-yearly basis (*i.e.* as on 31st March and 30th September) to banks and Financial Institutions (FIs) for their confidential use. the list of non-suit filed accounts of willful defaults of Rs. 25 lac and above is also disseminated on quarterly basis to banks and FIs for their confidential use. Further, Credit Information Bureau (India) Limited (CIBIL) is maintaining a database on suit-filed accounts of Rs. 1 Crore and above and non suit-filed accounts (willful defaulters) of Rs. 25 lakhs and above. The information can be accessed at CIBIL website *www.cibil.com*.

(g) Government of India and Reserve Bank of India have stipulated certain steps for expeditious recovery of NPAs by PSBs/FIs, which, *inter-alia,* include evolving and implementing a recovery policy by the banks, filing of suits in civil courts/DRTs, action under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, compromise settlement etc. The Credit Information Companies (Regulation) Act, 2005 has been enacted to provide for regulation of credit information companies and to facilitate efficient distribution of credit and thereby arresting fresh accretion of NPAs.

Statement-I

Bank-wise, category-wise details of deposits in respect of Public Sector Banks (according to type of deposits) outstanding as on March 31, 2006

(Amount in Rs. crore)

Bank	Current	Savings	Term	Total
State Bank of India	35,108	119,243	171,634	325,985
State Bank of Bikaner and Jaipur	2,158	6,796	12,433	21,387
State Bank of Hyderabad	4,573	6,811	22,934	34,318
State Bank of Mysore	1,200	4,535	10,145	15,880
State Bank of Patiala	3,774	7,693	22,265	33,732
State Bank of Saurashtra	1,393	3,506	8,703	13,602
State Bank of Travancore	1,697	6,563	18,478	26,738
State Bank of Indore	1,485	3,783	11,079	16,347
Bank of Baroda	6,414	26,267	44,606	77,287
Allahabad Bank	4,350	15,563	27,424	47,337
Bank of India	6,023	25,347	46,376	77,746
Bank of Maharashtra	2,805	8,665	15,029	26,499
Canara Bank	10,171	28,614	73,594	112,379
Dena Bank	2,325	7,902	11,959	22,186
Indian Bank	3,606	11,294	24,500	39,400
Indian Overseas Bank	5,695	14,510	28,618	48,823
Central Bank of India	5,636	23,603	34,651	63,890
Union Bank of India	6,384	18,308	48,910	73,602
Punjab National Bank	18,463	41,350	62,058	121,871
United Bank of India	2,392	10,341	14,991	27,724
Uco Bank	3,669	12,104	32,426	48,199
Syndicate Bank	5,469	13,979	28,224	47,672
Andhra Bank	2,930	8,774	20,356	32,060
Corporation Bank	4,704	6,412	21,469	32,585
Oriental Bank of Commerce	4,742	11,834	32,071	48,647
Punjab and Sind Bank	2,308	5,987	8,042	16,337
Vijaya Bank	3,247	6,351	17,736	27,334
IDBI Ltd.	5,254	2,615	15,713	23,582
TOTAL:	**157,976**	**458,751**	**886,426**	**1,503,153**

SOURCE: Basic Statistical Returns of Scheduled Commercial Banks in India.

Bank-wise, category-wise details of deposits in respect of Public Sector Banks(according to type of deposits) outstanding as on March 31, 2005

(Amount in Rs. crore)

Bank	Current	Savings	Terms	Total
State Bank of India	32,768	95,312	159,445	287,625
State Bank of Bikaner and Jaipur	2,275	5,491	10,624	18,390
State Bank of Hyderabad	3,537	5,379	19,702	28,818

Bank	Current	Savings	Terms	Total
State Bank of Mysore	1,290	3,479	8,554	13,323
State Bank of Patiala	2,171	6,032	18,306	26,509
State Bank of Saurashtra	1,157	2,970	8,019	12,146
State Bank of Travancore	1,543	5,501	17,775	24,819
State Bank of Indore	1,179	2,889	9,128	13,196
Bank of Baroda	5,247	22,003	42,079	69,329
Allahabad Bank	3,704	12,806	23,587	40,097
Bank of India	5,099	20,639	38,447	64,185
Bank of Maharashtra	2,357	7,124	19,148	28,629
Canara Bank	8,411	23,398	61,648	93,457
Dena Bank	2,022	6,641	10,353	19,016
Indian Bank	3,161	9,006	21,829	33,996
Indian Overseas Bank	4,909	12,225	25,781	42,915
Central Bank of India	4,639	20,270	33,814	58,723
Union Bank of India	5,223	15,328	40,496	61,047
Punjab National Bank	16,797	34,670	54,675	106,142
United Bank of India	1,920	9,165	13,023	24,106
UCO Bank	3,606	10,485	30,415	44,506
Syndicate Bank	4,546	12,191	26,008	42745
Andhra Bank	2,388	6,993	17,169	26,650
Corporation Bank	4,111	5,320	17,498	26,929
Oriental Bank of Commerce	4,068	9,276	33,356	46,700
Punjab and Sind Bank	1,272	5,092	7,604	13,968
Vijaya Bank	2,693	5,331	17,114	25,138
I.D.B.I. Ltd.	376	326	2,571	3,273
TOTAL:	132,468	375,341	788,169	1,295,978

SOURCE: Basic Statistical Returns of Scheduled Commercial Banks in India.

Bank-wise, category-wise details of deposits in respect of Public Sector Banks(according to type of deposits) outstanding as on March 31, 2004

(Amount in Rs. crore)

Bank	Current	Savings	Terms	Total
State Bank of India	30,884	78,447	139,465	248,796
State Bank of Bikaner and Jaipur	2,171	4,790	8,148	15,109

Bank	Current	Savings	Terms	Total
State Bank of Hyderabad	3,108	4,680	16,017	23,805
State Bank of Mysore	1,052	2,818	6,972	10,842
State Bank of Patiala	1,928	5,317	14,786	22,031
State Bank of Saurashtra	3,015	2,249	6,951	10,215
State Bank of Travancore	1,279	4,737	13,971	19,987
State Bank of Indore	1,029	2,319	6,677	10,025
Bank of Baroda	5,352	19,097	38,460	62,909
Allahabad Bank	2,838	10,454	17,690	30,982
Bank of India	5,024	17,770	36,326	59,120
Bank of Maharashtra	2,166	6,160	17,849	26,175
Canara Bank	8,319	19,800	55,711	83,830
Dena Bank	1,882	5,679	10,209	17,770
Indian Bank	2,764	7,813	18,864	29,441
Indian Overseas Bank	4,010	10,077	25,835	39,922
Central Bank of India	4,868	17,981	30,672	53,521
Union Bank of India	3,985	13,153	33,051	60,189
Punjab National Bank	10,835	29,902	46,741	87,478
United Bank of India	1,437	7,964	12,024	21,425
UCO Bank	3,069	9,257	23,533	35,859
Syndicate Bank	3,764	10,415	24,877	39,056
Andhra Bank	2,099	5,974	14,091	22,164
Corporation Bank	3,533	4,247	15,365	23,145
Oriental Bank of Commerce	2,961	7,061	25,113	35,135
Punjab and Sind Bank	1,157	4,389	7,969	13,515
Vijaya Bank	2,069	4,406	14,330	20,805
TOTAL:	114,596	316,955	681,699	1,113,250

SOURCE: **Basic Statistical Returns of Scheduled Commercial Banks in India.**

Statement-II

Bank-wise, category wise details of credit in respect of Public Sector Banks (according to occupation) outstanding as on March 31, 2006

(Amount in Rs. crore)

Bank	Agriculture	Industry	Transport operators	Professional and other services	Personal loans	Trade	Finance	All others	Grand Total
1	2	3	4	5	6	7	8	9	10
Allahabad Bank	6,944	9,232	337	1,612	3,558	4,286	1,890	1,699	29,558
Andhra Bank	3,858	7,020	105	614	3,314	1,625	1,879	4,711	23,126
Bank of Baroda	6,378	20,923	1,128	3,721	7,395	6,600	5,501	56	51,702
Bank of India	8,711	22,368	1,203	1,986	6,383	5,511	4,486	5,107	55,755
Bank of Maharashtra	2,619	5,337	121	1,246	4,216	2,308	1,078	545	17,470
Canara Bank	10,813	31,266	904	3,174	11,500	7,415	8,529	5,152	78,753
Central Bank of India	5,861	16,433	263	1,381	5,616	5,254	2,329	2,679	39,816
Corporation Bank	1,584	9,301	307	2,969	5,076	2,236	1,434	855	23,762
Dena Bank	2,309	6,100	195	622	2,541	1,736	956	301	14,760
I.D.B.I. Ltd.	84	37,569	341	865	7,916	275	3,213	2,247	52,510
Indian Bank	6,489	4,181	204	1,589	6,185	2,310	1,007	2,339	24,309
Indian Overseas Bank	3,240	14,054	558	2,581	5,536	5,075	1,537	2,015	34,596
Oriental Bank of Commerce	7,410	12,105	655	1,475	4,382	3,545	2,672	2,772	35,016
Punjab and Sind Bank	1,532	2,569	239	880	2,742	1,344	418	69	9,793
Punjab National Bank	11,304	31,965	658	4,469	16,050	9,880	2,313	1,292	77,931
State Bank of Bikaner and Jaipur	2,671	6,435	185	567	3,727	2,106	370	29	16,090
State Bank of Hyderabad	3,028	6,916	127	716	5,284	2,101	2,053	424	20,649
State Bank of India	26,009	104,064	3,258	7,676	59,346	24,996	11,516	1,262	238,127
State Bank of Indore	3,242	3,889	88	149	1,795	773	694	1,411	12,041
State Bank of Mysore	1,337	3,010	111	1,914	2,781	1,104	533	568	11,358
State Bank of Patiala	3,197	11,172	217	916	3,147	2,667	1,143	570	23,029

State Bank of Saurashtra	2,509	3,486	15	68	675	514	130	590	7,987
State Bank of Travancore	660	2,808	157	889	7,951	3,144	12	5,039	20,660
Syndicate Bank	4,265	9,856	244	1,558	8,459	3,403	2,063	2,560	32,408
UCO Bank	4,609	14,304	223	2,217	5,658	5,330	1,815	1,993	36,149
Union Bank of India	5,307	19,933	479	3,637	7,264	9,069	8,407	432	54,528
United Bank of India	1,193	6,169	320	1,126	2,704	2,916	1,315	211	15,954
Vijaya Bank	2,210	5,901	183	848	4,479	2,050	696	877	17,244
GRAND TOTAL:	139,373	428,366	12,825	51,465	205,680	119,573	69,989	47,805	1,075,076

Source: Basic Statistical Returns of Scheduled Commercial Banks in India

Bank-wise, category wise details of credit in respect of Public Sector Banks (according to occupation) outstanding as on March 31, 2005

(Amount in Rs. crore)

Bank	Agriculture	Industry	Transport operators	Professional and other services	Personal loans	Trade	Finance	All others	Grand Total
1	2	3	4	5	6	7	8	9	10
Allahabad Bank	4,186	6,225	416	547	3,450	4,615	1,033	2,030	22,502
Andhra Bank	3,604	3,937	54	757	2,860	1,495	1,279	3,410	17,396
Bank of Baroda	4,113	16,871	480	1,351	6,014	5,340	3,420	52	37,641
Bank of India	6,117	19,359	557	1,450	4,775	4,816	3,710	4,524	45,308
Bank of Maharashtra	2,079	4,589	264	323	2,429	2,081	1,792	540	14,097
Canara Bank	8,431	24,249	1,035	2,344	8,518	6,983	6,207	4,720	62,487
Central Bank of India	4,704	9,236	174	1,039	4,802	4,444	1,695	2,410	28,504
Corporation Bank	1,115	6,384	148	1,364	4,758	2,013	1,750	250	17,782
Dena Bank	1,884	5,414	26	485	1,565	1,517	446	533	11,870
I.D.B.I. Ltd.	10	29,660		465			2,139	68	32,342
Indian Bank	2,863	3,801	168	1,141	5,133	2,601	658	3,515	19,880
Indian Overseas Bank	2,598	10,693	148	1,841	4,417	3,785	497	1,537	25,516
Oriental Bank of Commerce	2,851	12,611	154	2,305	3,177	5,105	1,075	1,100	28,378
Punjab and Sind Bank	1,312	2,016	104	371	1,580	1,375	147	75	6,980
Punjab National Bank	8,172	27,143	528	2,936	12,367	8,201	2,988	895	63,230
State Bank of Bikaner and Jaipur	2,188	4,070	112	207	1,298	1,382	304	1,452	12,013
State Bank of Hyderabad	1,860	6,324	188	484	4,039	1,525	920	619	15,959
State Bank of India	18,456	78,713	1,242	4,010	45,659	19,820	12,311	2,052	182,263
State Bank of Indore	1,990	3,696	113	207	1,217	920	419	544	9,106
State Bank of Mysore	1,541	3,271	269	262	1,664	1,054	234	614	8,909
State Bank of Patiala	2,519	7,133	99	462	2,802	1,699	768	433	15,915

State Bank of Saurashtra	2,039	2,905	15	54	573	487	130	730	6,933
State Bank of Travancore	471	2,848	143	1,531	6,764	2,651	10	507	14,925
Syndicate Bank	3,681	5,350	191	962	6,505	3,208	1,328	2,741	23,966
UCO Bank	2,303	11,848	223	1,387	3,763	5,298	1,185	814	26,821
Union Bank of India	3,885	14,631	285	3,058	5,587	7,729	5,425	450	41,050
United Bank of India	589	4,689	167	926	1,685	2,370	700	157	11,283
Vijaya Bank	1,528	4,323	179	614	3,859	1,744	979	1,060	14,286
GRAND TOTAL:	97,089	331,989	7,482	32,883	152,260	104,258	53,549	37,832	817,342

Bank-wise, category-wise details of credit in respect of Public Sector Banks (according to occupation) outstanding as on March 31, 2004

(Amount in Rs. crore)

Bank	Agriculture	Industry	Transport operators	Professional and other services	Personal loans	Trade	Finance	All others	Grand Total
1	2	3	4	5	6	7	8	9	10
Allahabad Bank	2,490	4,382	225	650	2,884	2,185	411	2,758	15,985
Andhra Bank	2,656	3,655	57	464	2,228	1,194	214	2,495	12,963
Bank of Baroda	2,867	13,529	752	954	5,469	4,704	2,896	97	31,268
Bank of India	4,175	15,576	403	1,224	4,683	3,957	2,783	2,799	35,600
Bank of Maharashtra	1,122	4,983	255	341	2,126	1,817	1,555	440	12,639
Canara Bank	6,614	19,693	988	1,852	5,791	5,805	4,838	3,135	48,716
Central Bank of India	5,112	7,958	156	781	3,743	3,925	1,090	1,810	24,575
Corporation Bank	713	5,317	97	1,170	3,710	1,697	1,269	227	14,200
Dena Bank	1,665	3,879	25	581	1,158	1,551	407	777	10,043
Indian Bank	2,331	3,657	163	1,086	4,323	2,440	558	1,277	15,835
Indian Overseas Bank	2,158	7,860	184	1,421	3,550	2,562	565	1,699	19,999
Oriental Bank of Commerce	2,053	7,542	716	1,344	2,661	2,541	2,236	1,549	20,642
Punjab and Sind Bank	1,057	2,026	107	359	1,427	1,298	173	89	6,536
Punjab National Bank	7,192	19,980	586	2,330	9,807	6,806	3,137	774	50,612
State Bank of Bikaner and Jaipur	1,851	2,503	107	119	1,744	1,162	126	1,172	8,784
State Bank of Hyderabad	1,433	4,823	153	306	2,738	1,674	354	828	12,309
State Bank of India	14,281	55,971	1,166	3,227	30,315	15,840	8,240	14,697	143,737
State Bank of Indore	1,565	2,258	38	139	933	844	263	305	6,345
State Bank of Mysore	1,055	2,542	151	188	1,181	869	169	337	6,492
State Bank of Patiala	2,271	6,140	80	373	2,074	1,545	646	420	13,549
State Bank of Saurashtra	1,541	2,356	15	46	442	465	127	582	5,574
State Bank of Travancore	1,290	3,657	103	398	3,671	1,650	666	244	11,679

Syndicate Bank	2,871	4,549	187	728	4,613	2,563	745	2,167	18,423
UCO Bank	1,788	8,394	223	1,072	2,811	3,773	1,012	985	20,058
Union Bank of India	2,864	11,246	168	1,849	4,189	6,172	3,839	377	30,704
United Bank of India	409	3,325	84	482	1,207	1,955	848	143	8,453
Vijaya Bank	1,021	3,521	166	683	2,978	1,485	389	610	10,853
GRAND TOTAL:	76,445	231,322	7,355	24,167	112,456	82,479	39,556	42,793	616,573

Source: Basic Statistical Returns of Scheduled Commercial Banks in India

Statement-III

Bank-wise details of Total Net Profit after tax in respect of Public Sector Banks as at end of March 2005, 2006 and 2007

Net Profit/Loss(-) after Tax of PSBs (Amount in Rs. Crore)

	Bank Name	Mar-05	Mar-06	Mar-07
1.	Allahabad Bank	542	706	750
2.	Andhra Bank	520	486	538
3.	Bank of Baroda	677	827	1026
4.	Bank of India	340	701	1123
5.	Bank of Maharashtra	177	51	272
6.	Canara Bank	1110	1343	1421
7.	Central Bank of India	357	257	498
8.	Corporation Bank	402	444	536
9.	Dena Bank	61	73	202
10.	IDBI Ltd.	307	561	630
11.	Indian Bank	408	504	760
12.	Indian Overseas Bank	651	783	10
13.	Oriental Bank of Commerce	760	557	581
14.	Punjab & Sind Bank	-71	108	219
15.	Punjab National Bank	1410	1439	1540
16.	Syndicate Bank	403	536	716
17.	UCO Bank	346	197	316
18.	Union Bank of India	719	675	845
19.	United Bank of India	300	205	267
20.	Vijaya Bank	381	127	331
	Nationalised Banks	**9801**	**10582**	**12582**
21.	State Bank of Bikaner & Jaipur	206	145	306
22.	State Bank of Hyderabad	251	427	505
23.	State Bank of India	4305	4407	4541
24.	State Bank of Indore	133	139	190
25.	State Bank of Mysore	206	217	249
26.	State Bank of Patiala	287	303	367
27.	State Bank of Saurashtra	41	60	87
28.	State Bank of Travancore	247	259	326
	SBI Group	**5676**	**5956**	**6572**
	Total Public Sector Banks	**15476**	**16539**	**19153**

Source: Offsite Returns submitted by the banks

Statement-IV

Bank-wise details of Net NPAs of Public Sector Banks as at end of March 2005, 2006 and 2007

Net NPAs of PSBs (Amount in Rs. Crore)

	Bank Name	Mar. 05	Mar. 06	Mar. 07
1.	Allahabad Bank	271	246	440
2.	Andhra Bank	49	52	47
3.	Bank of Baroda	620	518	502
4.	Bank of India	1554	970	632
5.	Bank of Maharashtra	281	334	277
6.	Canara Bank	1125	879	927
7.	Central Bank of India	814	972	878
8.	Corporation Bank	207	154	0
9.	Dena Bank	591	433	365
10.	IDBI Ltd.	847	563	722
11.	Indian Bank	244	177	102
12.	Indian Overseas Bank	319	224	258
13.	Oriental Bank of Commerce	327	163	216
14.	Punjab & Sind Bank	510	220	77
15.	Punjab National Bank	119	210	726
16.	Syndicate Bank	426	313	391
17.	UCO Bank	811	785	1006
18.	Union Bank of India	1060	834	601
19.	United Bank of India	277	303	333
20	Vijaya Bank	85	142	144
	Nationalised Banks	**10537**	**8493**	**8644**
21.	State Bank of Bikaner & Jaipur	194	187	223
22.	State Bank of Hyderabad	95	75	61
23.	State Bank of India	5349	4906	5258
24.	State Bank of Indore	91	217	159
25.	State Bank of Mysore	81	86	75
26.	State Bank of Patiala	189	220	238
27.	State Bank of Saurashtra	94	98	78
28.	State Bank of Travancore	269	276	268
	SBI Group	**6363**	**6067**	**6359**
	Total Public Sector Banks	**16900**	**14560**	**15003**

Source: Offsite Returns submitted by the banks